

Guest Column: Floridians deserve to see the data on insurance claims

Opinion Editorial by Stephen Rowe II
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The Florida Legislature is looking to make changes to Assignment of Benefits that would negatively impact both small businesses and homeowners.

But before anything happens, lawmakers need to get the numbers right; they need to look at the whole picture when discussing Assignment of Benefits and attorney fee reform.

That's why the Restoration Association of Florida recently submitted a public records request to Citizens Property Insurance Corporation for its official claims data; we did so to secure a broader picture of Citizens Property's practices in handling claims.

The Restoration Association of Florida protects the rights of homeowners and independent contractors specializing in water, fire and mold restoration.

Our goal is to advocate for our members — and to educate homeowners regarding Assignment of Benefits and their ability to hire an independent contractor of their choice.

Citizens Property is the leading voice against Assignment of Benefits, and it has been providing incomplete data showing an increased number of lawsuits for claims involving an Assignment of Benefits.

Yet Citizens Property maintains that it cannot determine how much money is being spent on Assignment of Benefits lawsuits and attorney fees when it loses in litigation.

Our request specifically asks Citizens Property to provide a comparison for the number of claims that it is sued for and how much is paid to attorney fees when Citizens is found to have wrongfully denied or underpaid claims.

It is our experience that homeowner claims are significantly underpaid on a regular basis; this in turn has caused the increase in these lawsuits.

For example, during a recent town hall meeting in Panama City, we heard firsthand from homeowners — affected by Hurricane Michael — that even claims without an Assignment of Benefits have been systematically underpaid.

We have a strong feeling that the Citizens Property data released through our public records request will clearly show a consistent pattern of insurance carriers underpaying legitimate claims, getting sued and losing in court — and then being required to make massive payouts in attorney fees.

Insurance companies could save themselves and taxpayers millions of dollars by simply paying submitted claims in a timely manner.

The taxpayers of Florida who subsidize Citizens Property deserve to know the truth.

We strongly encourage the Florida Legislature and the Office of Insurance Regulation to join us in seeking this data before making changes that will only benefit the insurance companies already taking advantage of homeowners and small businesses.

Stephen Rowe II is a board member of the Restoration Association of Florida. He is the owner of MR Restoration, a restoration company in three Florida counties.

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